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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(s): Lauri PIIKIVI

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EXAMINER: Teslovich,
Tamara

TITLE: SECURE E-COMMERCE TRANSACTIONS UTILIZING SET
SECURITY PROTOCOLS AND EMV CRYPTOGRAMS

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Mail Stop Amendment
Commissioner of Patents
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REPLY

I. INTRODUCTION

This is in response to the Office Action mailed December 14, 2005 in regard to the above-identified patent application. Reconsideration of the rejection of the claims is respectfully solicited in light of the following remarks.

Please amend the Application as follows: